

UNITED STATES BANKRUPTCY COURT  
DISTRICT OF NEW JERSEY  
Caption in Compliance with D.N.J. LBR 9004-1(b)  
Denise Carlon, Esquire  
KML Law Group, P.C.  
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Attorneys for Secured Creditor  
Ditech Financial LLC



Order Filed on February 20,  
2018 by Clerk U.S. Bankruptcy  
Court District of New Jersey

In Re:  
Keith T. Spence,  
  
Debtor.

Case No.: 13-33342 JNP

Adv. No.:

Hearing Date: 1/2/18 @ 10:00 a.m.

Judge: Jerrold N. Poslusny, Jr.

**ORDER CURING POST-PETITIOIN ARREARS & RESOLVING MOTION FOR  
RELIEF FROM STAY**

The relief set forth on the following pages, numbered two (2) through three (3) is hereby  
**ORDERED.**

**DATED: February 20, 2018**

  
\_\_\_\_\_  
Honorable Jerrold N. Poslusny, Jr.  
United States Bankruptcy Court

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Debtor: Keith T. Spence

Case No: 13-33342 JNP

Caption of Order: ORDER CURING POST-PETITION ARREARS & RESOLVING MOTION FOR  
RELIEF FROM STAY

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This matter having been brought before the Court by KML Law Group, P.C., attorneys for Secured Creditor, Ditech Financial LLC, Denise Carlon, Esq. appearing, upon a motion to vacate the automatic stay as to real property located at 104 N. New Road, Pleasantville, NJ, 08232, and it appearing that notice of said motion was properly served upon all parties concerned, and this Court having considered the representations of attorneys for Secured Creditor and Eric Clayman, Esq., attorney for Debtor, and for good cause having been shown

It is **ORDERED, ADJUDGED and DECREED** that as of January 29, 2018, Debtor is in arrears outside of the Chapter 13 Plan to Secured Creditor for payments due March 2017 through January 2018 for a total post-petition default of \$6,711.39 (11 @ \$612.48 less \$25.89 less suspense); and

It is further **ORDERED, ADJUDGED and DECREED** that the balance of the arrears in the amount of \$6,711.39 will be paid by Debtor remitting \$671.13 for nine months and \$671.22 for one month, in addition to the regular monthly mortgage payment, which additional payments shall begin on February 1, 2018 and continue for a period of ten months until the post-petition arrears are cured; and

It is further **ORDERED, ADJUDGED and DECREED** that regular mortgage payments are to resume February 1, 2018, directly to Secured Creditor's servicer, Ditech Financial LLC, P.O. Box 0049, Palatine IL 60055-0049 (Note: the amount of the monthly mortgage payment is subject to change according to the terms of the note and mortgage); and

It is further **ORDERED, ADJUDGED and DECREED** that for the Duration of Debtor's Chapter 13 bankruptcy proceeding, if the lump sum payment or any regular monthly mortgage payments are not made within thirty (30) days of the date said payment is due, Secured Creditor may obtain an Order Vacating Automatic Stay as to Real Property by submitting a Certification of Default to the Court indicating such payment is more than thirty days late, and Debtor shall have fourteen days to respond; and

It is further **ORDERED, ADJUDGED and DECREED** that a copy of any such application, supporting certification, and proposed Order must be served on the Trustee, Debtor, and Debtor's counsel at the time of submission to the Court; and

It is further **ORDERED, ADJUDGED and DECREED** that Secured Creditor is hereby awarded reimbursement of fees and costs in the sum of \$350.00 for attorneys' fees and \$181.00 for filing fees, totaling \$531.00, which is to be paid through Debtors' Chapter 13 plan; and

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Debtor: Keith T. Spence

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It is further **ORDERED, ADJUDGED and DECREED** that Secured Creditor's Motion for Relief  
is hereby resolved.

**Certificate of Notice Page 4 of 4**  
United States Bankruptcy Court  
District of New Jersey

In re:  
Keith T. Spence  
Debtor

Case No. 13-33342-JNP  
Chapter 13

**CERTIFICATE OF NOTICE**

District/off: 0312-1

User: admin  
Form ID: pdf903

Page 1 of 1  
Total Noticed: 1

Date Rcvd: Feb 20, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Feb 22, 2018.

db +Keith T. Spence, 104 N New Road, Pleasantville, NJ 08232-2322

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.  
NONE. TOTAL: 0

\*\*\*\*\* BYPASSED RECIPIENTS \*\*\*\*\*

NONE. TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Feb 22, 2018

Signature: /s/Joseph Speetjens

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**CM/ECF NOTICE OF ELECTRONIC FILING**

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on February 20, 2018 at the address(es) listed below:

Denise E. Carlon on behalf of Creditor Ditech Financial LLC dcarlon@kmlawgroup.com,  
bkgroup@kmlawgroup.com  
Eric Clayman on behalf of Debtor Keith T. Spence jenkins.clayman@verizon.net  
Isabel C. Balboa ecfmail@standingtrustee.com, summarymail@standingtrustee.com  
Jeffrey E. Jenkins on behalf of Debtor Keith T. Spence jenkins.clayman@verizon.net,  
jenkins.clayman@verizon.net  
Raymond H. Shockley, Jr. on behalf of Trustee Isabel C. Balboa ecf@standingtrustee.com  
Rebecca Ann Solarz on behalf of Creditor Ditech Financial LLC rsolarz@kmlawgroup.com  
Robert P. Saltzman on behalf of Creditor Green Tree Servicing LLC, as authorized servicer for  
Fannie Mae, as owner and holder of account/contract originated by GMAC Mortgage Corporation  
dnj@pbslaw.org  
Stephanie F. Ritigstein on behalf of Debtor Keith T. Spence jenkins.clayman@verizon.net  
TOTAL: 8